

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division

In Re:)	Case Number: 20-00480
Christine S Rubin;)	
)	
)	Chapter: 13
)	Honorable Jacqueline Cox
)	SELECT IF OUTLYING AREA
Debtor(s))	

AGREED ORDER CONDITIONING THE AUTOMATIC STAY AND CO-DEBTOR STAY

On the motion of Specialized Loan Servicing, LLC, secured creditor herein, for the entry of an order modifying the automatic stay,

IT IS HEREBY ORDERED that the automatic stay in this case, as it applies to the interest of Specialized Loan Servicing, LLC, its successors and/or assignees in the real property at 245 Little John Ct, Bartlett, Illinois 60103, shall continue in effect under the following conditions:

1. The debtor(s) shall make the following stipulation payments timely and directly to Specialized Loan Servicing, LLC. These payments include the post-petition payments from 1/1/2023 – 3/1/2023 of \$1,570.24 each, attorney fees/costs in the amount of \$1,238.00, minus a suspense balance of \$227.53, for a total post-petition default amount of \$5,721.19.

- a) \$953.53 due on or before the end of the month plus the 4/1/2023 regular payment
- b) \$953.53 due on or before the end of the month plus the 5/1/2023 regular payment.
- c) \$953.53 due on or before the end of the month plus the 6/1/2023 regular payment.
- d) \$953.53 due on or before the end of the month plus the 7/1/2023 regular payment.
- e) \$953.53 due on or before the end of the month plus the 8/1/2023 regular payment.
- f) \$953.54 due on or before the end of the month plus the 9/1/2023 regular payment.

2. Debtor(s) shall thereafter continue making timely post-petition mortgage payments as per the terms of the security agreements.

3. If debtor(s) fall(s) two (2) months in default on any payment, as referred to in paragraph 1 or 2, Creditor shall send a 14-day written Notice of Default to Debtor(s), co-debtor, and to the Debtor's attorney, during which period Debtor(s) may cure the default. Creditor shall file the Notice of Default and a Certificate of Service with the Clerk of the Bankruptcy Court. If Debtor(s) fails to cure the default within 14 days of the notice, Creditor shall file a Notice of Termination of Stay and co-debtor stay and a Certificate of Service with the Clerk of the Bankruptcy Court, at which point the Stay and co-debtor stay shall be automatically modified to permit Creditor to exercise rights under non-bankruptcy law without further order of the Court in the property at 245 Little John Ct, Bartlett, Illinois 60103.

4. To cure the default, Debtor(s) shall tender the required funds along with a \$100.00 service fee, payable to Specialized Loan Servicing, LLC, to the offices of Diaz Anselmo & Associates LLC at the address below. The payment must be made in the form of a certified check, money order, or cashier's check. The \$100.00 service fee will be collectible against the Debtor(s), payable to either Creditor or its counsel pursuant to the terms of the notice regarding the default.

5. In the event Debtor(s) becomes delinquent after (2) prior Notices of Default, then upon the third Notice of Default the automatic stay and co-debtor stay shall terminate as to the Creditor upon the Creditor filing its Notice of Termination of Stay and co-debtor stay, filing a Certificate of Service and mailing a copy of the filed Notice to Debtor, co-debtor, Debtor's attorney, and Chapter 13 Trustee. Creditor will then be allowed to exercise its rights under non-bankruptcy law without further order of the Court in the property at 245 Little John Ct, Bartlett, Illinois 60103.

/s/ Nisha B. Parikh
Attorney for Creditor

/s/ Michelle E. Mandroiu
Attorney for Debtor

Enter:

Jacqueline P. Cox

J. Cox

Honorable Jacqueline Cox

United States Bankruptcy Judge

Dated:

4/3/23

Prepared by:

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THIS LAW FIRM IS DEEMED TO BE A DEBT
COLLECTOR.